

**Listing of Claims:**

1-35. (canceled)

36. (previously presented) A system for managing a plurality of stored value products, said system comprising:

a server communicatively coupled to a database, wherein said server is configured to communicate with said plurality of stored value products over a network;

said database logically separated into a first subsection, a second subsection, a third subsection and an object repository, wherein said first subsection, said second subsection and said third subsection are logically separated via a firewall;

said first subsection containing a high-level key class of objects and a first plurality of secondary classes of objects derived from said high-level key class of objects, wherein each of said first plurality of secondary classes of objects define a business unit;

said second subsection containing a high-level secondary class of objects and a second plurality of secondary classes of objects derived from said high-level secondary class of objects, wherein each of said second plurality of secondary classes of objects define one of said plurality of stored value products; and,

wherein said second plurality of secondary classes of objects inherit attributes from said high-level key class of objects;

said third subsection containing a high-level intermediate class of objects and a third plurality of secondary classes of objects derived from said high-level intermediate class of objects, wherein each of said third plurality of secondary classes of objects define at least one of a geographic region and a business sub-unit; and,

wherein said third plurality of secondary classes of objects inherit attributes from at least one of said high-level key class of objects and said high-level secondary class of objects;

said object repository including a plurality of reusable classes from which said high-level key class of objects, said high-level intermediate class of objects, and said high-level secondary class of objects are derived; and

wherein each of said second plurality of secondary classes of objects is associated with one of said plurality of stored value products.

37. (previously presented) The system of claim 36, wherein said plurality of stored value products includes a device selected from the group consisting of magnetic-stripe cards, smart-cards, ATM cards, and Internet transaction account cards.

38. (previously presented) The system of claim 36, wherein said high-level key class relates to a first business unit, and said high-level secondary class relates to a second business unit.

39. (previously presented) The system of claim 38, wherein the objects of said first business unit class share a common default language and a common default currency.

40. (previously presented) The system of claim 36, wherein said high-level key class relates to a first geographical region, and said high-level secondary class relates to a second geographical region.

41. (previously presented) The system of claim 36, wherein said high-level key class relates to a first type of stored value product, and said high-level secondary class relates to a second type of stored value product.

42. (previously presented) The system of claim 36, wherein said firewall includes software access controls.

43. (previously presented) The system of claim 36, wherein said firewall includes router-implemented access restrictions.

44. (previously presented) The system of claim 36, wherein said second plurality of secondary classes of objects are configured to load monetary values to said plurality of stored value products.

45. (previously presented) The system of claim 36, wherein said second plurality of secondary classes of objects are configured to deduct monetary values from said plurality of stored value products.

46. (previously presented) The system of claim 36, wherein said second plurality of secondary classes of objects are configured to activate said plurality of stored value products.

47. (previously presented) The system of claim 36, wherein said second plurality of secondary classes of objects are configured to create a new account for said stored value products.

48. (previously presented) The system of claim 36, wherein said third plurality of secondary classes of objects are configured to serve as intermediaries between said first plurality of secondary classes of objects and said second plurality of secondary classes of objects.